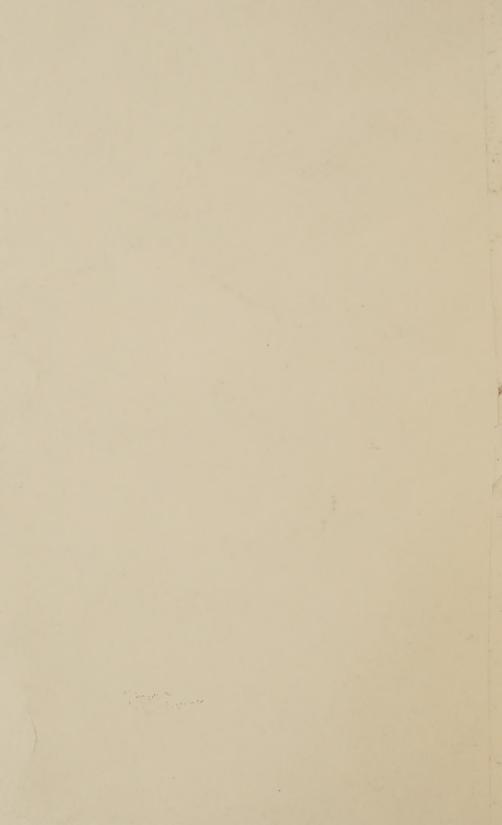
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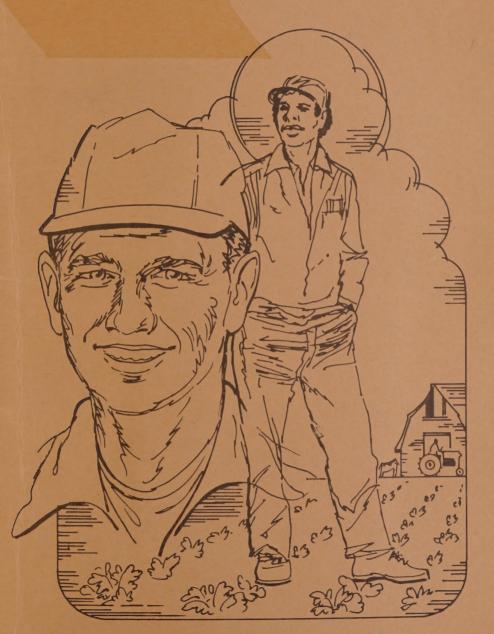
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# Handbook for Small or Limited Resource Farmers

Alabama



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United States Department of Agriculture

Office of Advocacy and Enterprise

# Handbook for Small or Limited Resource Farmers

Alabama

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### Message from the Secretary

It is a pleasure to present this *Handbook for Small or Limited Resource Farmers*, a directory of public and private agencies which offer program services to the agricultural and rural communities of America.

Some farmers and some rural communities fail to utilize programs for which they are eligible simply because they don't know what the programs are or where they are. We are issuing this publication in our continuing effort to make agricultural programs more accessible to all Americans.

We believe this handbook will serve farmers, rural communities, agricultural organizations, and the general public as a useful guide through the labyrinth of public and private agencies charged to deliver agricultural and rural services to our nation.

Sincerely,

Richard E. Lyng Secretary

Ricad T. Ly

### 897500

Published by the Office of Advocacy and Enterprise U.S. Department of Agriculture

Samuel J. Cornelius Director

Edited by

Yvonne Blanchard Freeman, Ed. D. *Chief*Limited Resource Farmer Initiative

Prepared by Shirlene Mattison and Vivian Moore Equal Opportunity Staff Office of Advocacy and Enterprise

August 1987

### Preface

This Handbook for Small or Limited Resource Farmers is a directory of rural and agricultural programs in 17 southern and border states where most U.S. farms are located. It is being issued in an effort to broaden access to agricultural programs and rural resources, particularly among farm operators and owners whose resources are substantially limited.

The needs of farmers with limited resources are of great concern to the Office of Advocacy and Enterprise, U.S. Department of Agriculture (USDA). One of the most important functions of that office is to provide overall leadership to USDA agencies and affiliates to assure that all Americans have equal access to the programs and opportunities sponsored by the Department of Agriculture.

We would especially appreciate your suggestions on how future directories might better serve farmers and other rural community residents. Please address your comments as follows:

Limited Resource Farmer Initiative Office of Advocacy and Enterprise U.S. Department of Agriculture Washington, DC 20250

We hope this publication proves a useful tool for locating agricultural programs and rural resources.

### Acknowledgements

This handbook was developed and prepared by virtue of the cooperation and generous assistance of private and public agency personnel throughout the country.

Of the many service organizations in the private sector, we are particularly indebted to the American Agricultural Movement, the American Bar Association, the Federation of Southern Cooperatives, the Legal Services Administration, The National Association of Community Health Centers, the National Clearinghouse for Primary Care Information, and the National Farmers Union.

During the development and preparation of this publication, the agricultural entities of the Land-Grant Colleges and Universities upheld their reputation as a national resource by providing valuable information and suggestions.

Of public sector organizations, we are most grateful to the National Institutes of Health and many state agencies, particularly the Departments of Agriculture and Departments of Economic Development.

Finally, we thank our colleagues in the Department of Agriculture who serve in the Agricultural Cooperative Service, the Agricultural Stabilization and Conservation Service, the Cooperative State Research Service, the Extension Service, the Farmers Home Administration, the Food and Nutrition Service, and the Soil Conservation Service for providing the bulk of the data from which this directory was compiled.



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## **Federal Agencies**

# Agricultural Experiment Station

Auburn University Auburn, AL 36849 205/826-4840

Agricultural Stabilization and Conservation Service 474 S. Court St., Rm. 749 Montgomery, AL 36104-4184 205/832-7230

Farmers Home Administration Room 717, Aronov Bldg. 474 S. Court St. Montgomery, AL 36104 205/832-7077

Administrative Office 205/832-7078

Business and Industry 205/832-7024

Community Programs 205/832-7067

Farmer Programs 205/832-7074

Rural Housing 205/832-7080

#### District Offices:

- I 508 E. Court St. P.O. Box 8 951 Moulton, AL 35650 205/974-7607
- II Central Bank Bldg. Westside Square P.O. Box 247 Huntsville, AL 35804 205/544-5795

- III Federal Bldg. 1118 Greensboro Ave. P.O. Box 1338 Tuscaloosa, AL 35403 205/758-2864
- IV 1302 Noble St.Suite 1FAnniston, AL 36201205/236-1715
- V Suite 200 Govt. St. Bldg. Mobile, AL 36604 205/690-3194
- VI Room 817-E Aronov Bldg. 474 S. Court St. Montgomery, AL 36104 205/832-7593
- VII 100 W. Troy St. B-7 Federal Bldg. P.O. Box 2026 Dothan, AL 36302 205/793-7819

Food and Nutrition Service Southeast Regional Office 1100 Spring St., N.W. Room 200 Atlanta, GA 30367 404/347-4131

#### Field Offices:

2015 2nd Ave., N. Suite 101 Birmingham, AL 35203 205/731-1798

474 S. Court St. Rm. 817C Montgomery, AL 36104 205/832-7245

# Food Stamp Program Cooperating Agencies:

Bureau of Food Assistance State Department of Pensions and Security Administrative Building 64 N. Union St. Montgomery, AL 36130 205/261-2889

### Soil Conservation Service 665 Opelika Road P.O. Box 311 Auburn, AL 36830 205/821-8070, Ext 535

## **State Agencies**

Department of Agriculture and Industries 1445 Federal Drive P.O. Box 3336 Montgomery, AL 36193 205/261-2650

## **University Programs**

### School of Agriculture

Alabama A&M University Normal, AL 35762 205/859-7244

### Cooperative Extension Service

Alabama A&M University P.O. Box 53 Normal, AL 35762 205/859-7342

### College of Agriculture

Tuskegee University 101 Extension Bldg. Tuskegee University, AL 36088 205/727-8357

### School of Agriculture

Auburn University Comer Hall Auburn, AL 36849 205/826-4608

## Cooperative Extension Service

Auburn University 1111 Duncan Hall Auburn, AL 36849 205/826-4444

### Cooperative Extension Service

Tuskegee University 107 Extension Bldg. Tuskegee University, AL 36088 205/727-8808

## Community Legal Services

Legal Services Corporation of Alabama, Inc. 500 Bell Bldg. 207 Montgomery St.

207 Montgomery St. Montgomery, AL 36104 205/264-1471

Birmingham Area Legal Services Corporation, Inc.

1820 Seventh Ave., N. P.O. Box 11768 Birmingham, AL 35202 205/328-3540 Legal Services of North-Central Alabama, Inc.

Terry Hutchens Bldg. 102 Clinton Ave., W. Suite 601 Huntsville, AL 35801 205/536-9645

# Area Health Development Board, Inc.

Route 1, Box M Irvington, AL 36544 205/824-2105

#### Satellites:

Southwest Alabama Health Services, Inc. P.O. Box 415 McIntosh, AL 36553

# Autaugaville Health Clinic, Inc.

P.O. Box 267 Autaugaville, AL 36003 205/365-4524

# The Medical Clinic Board of the Town of Eclectic

P.O. Box 337 Eclectic, AL 36024 205/541-2116

# West Alabama Health Services, Inc.

200 Morris Ave. P.O. Box 711 Eutaw, AL 35462 205/372-4494

#### Satellites:

E. A. Maddox Center 607 Wilson Ave. Eutaw, AL 35462

Gilbertown Center P.O. Box 210 Gilbertown, AL 36908

Greensboro Center P.O. Drawer H Greensboro, AL 36744

Linden Center P.O. Box 313 Linden, AL 36748

### Satellites:

Black Belt Center P.O. Box 248 Livingston, AL 35470

### Conecuh Medical Center 110 S. Main St.

Evergreen, AL 36401 205/578-1163

### Satellites:

McKenzie Clinic P.O. Box 187 McKenzie, AL 36456

### Lowndes County Health Services Association

P.O. Box 735 Hayneville, AL 36040 205/548-2516

# Central Alabama Comprehensive Health, Inc.

P.O. Drawer LL Tuskegee Institute, AL 36088 205/727-7050

#### Satellites:

CACH Primary Health Care Camp Hill Center P.O. Box 446 Camp Hill, AL 36850

CACH Primary Health Care Midway Health Center Old Troy Road Midway, AL 36053

CACH Primary Health Care John A. Andrew Health Center Tuskegee Institute, AL 36088

CACH Primary Health Center Hurtsboro Medical Center P.O. Box 417 Hurtsboro, AL 36860

### J. W. Stewart Neighborhood Health Clinic P.O. Box 97 Gadsden, AL 35902 205/492-0131

Sardis City Medical Center P.O. Box 494 Boaz, AL 35957 205/593-2371

# Central North Alabama Health Services, Inc.

P.O. Box 380 Madison, AL 35758 205/722-3376

#### Satellites:

North Huntsville Community Health Center 809 Puliski Pike Road Huntsville, AL 35805

Highway 20 Community Health Center 9694 Highway 20, W. Suite 2 Madison, AL 35758

## The Ramer Clinic

Highway 94, E. Ramer, AL 36069 205/562-3229

# Southern Rural Health Care Consortium

P.O. Box 970 Russellville, AL 35653 205/332-1631

#### Satellites:

Lexington Medical Clinic P.O. Box 497 Lexington, AL 35648 Southern Rural Health Care Consortium Home Health Agency P.O. Drawer N Red Bay, AL 35582

Southern Rural Health Care Consortium Home Health Agency 207 Plum St. Russellville, AL 35653

Town Creek Clinic P.O. Box 359 Town Creek, AL 35672

Jackson County Primary Health Care Board 506 Gregory St. Scottsboro, AL 35768 205/259-5313

### Satellites:

Bryant Primary Health Center Route 1, Box 101-B Bryant, AL 35958

Sand Mountain Primary Health Center Route 3, Box 324 Flat Rock, AL 35966

Section Primary Health Center P.O. Box 205 Section, AL 35771

Paint Rock Valley Primary Health Center P.O. Box 26 Trenton, AL 35774

Rural Health Medical Program, Inc. 1107 Voeglin Ave. P.O. Box 2213 Selma, AL 36702 205/874-7428

#### Satellites:

Pine Apple Health Clinic Highway 59 Pine Apple, AL 36768

Yellow Bluff Health Clinic Highway I0 Pine Hill, AL 36769

Uniontown Health Clinic North Road Uniontown, AL 36786

Health Development Corp. P.O. Box I486 Tuscaloosa, AL 35403 205/758-7545

#### Satellites:

Pickens County Pediatrics Route 2, Box 202-C Carrollton, AL 35447

Chilton Medical Associates P.O. Box 821 Clinton, AL 35405

North Jefferson Family Medical Clinic Drawer K Morris, AL 35ll6

South Walker County Medical Clinic P.O. Box 288 Oakman, AL 35579

Reform Medical Clinic P.O. Box 670 Reform, AL 35481

Rockford Medical Clinic P.O. Box 405 Rockford, AL 35136

Sipsey Medical Clinic P.O. Box 199 Sipsey, AL 35584 Vernon Medical Clinic Route 3, Box 54-A Vernon, AL 35592

West Blocton Medical Clinic P.O. Box 216 West Blocton, AL 35184

## Southeast Alabama Rural Health Assn, Inc.

P.O. Box 928 Troy, AL 36081 205/566-7600

#### Satellites:

Abbeville Health Center General Delivery Abbeville, AL 36310

Brundidge Health Center Highway 231, S. Brundidge, AL 36010

Clayton Health Center 433 North Midway St. Clayton, AL 36016

Dozier Health Center P.O. Box 96 Dozier, AL 36028

Newton Health Center P.O. Box 458 Newton, AL 36052

# West Tuscaloosa Community Health Center, Inc.

P.O. Box 2400 Tuscaloosa, AL 35403 205/349-3250

# Federation of Southern Cooperatives

Affiliates:

Alabama State Association of Cooperatives

Route 1, Box 25-B Beatrice, AL 36425

Black Belt Water System Haynesville, AL 36040

Claiborne Catfish Co-op P.O. Box 474 Monroeville, AL 36460

Demopolis Citizens' Federal Credit Union

P.O. Box 671 Demopolis, AL 36732

Federation of Greene County Employees Credit Union 230 Demopolis Road Eutaw. AL 35462

Freedom Quilting Bee Route 1, Box 72 Alberta, AL 36720

**Greene-Hale Sewing Co-op** P.O. Drawer "L" Greensboro, AL 36744

PLBA Development Corp Route 1, Box 95 Epes, AL 35460

Panola Land Buying Association Route 2, Box 90 Gainesville, AL 35464

Prichard Federal Credit Union P.O. Box 10576 Prichard, AL 36610

SEASHA P.O. Drawer 1080 Tuskegee Institute, AL 36088

Sumter County Small Beef Cattle Association P.O. Box 95 Epes, AL 35460

SWAFCA P.O. Box 73 Peterman, AL 36471

United Sewing Co-op of Clarke County 913 Depot Rd Jackson, AL 36545

York Citizens Federal Credit Union P.O. Box 284 York, AL 36925

### State Bar Association

Alabama State Bar Assn Lawyer Referral Service P.O. Box 671 Montgomery, AL 36101 1-800-392-5660 205/269-1515

# Rural Resource Organizations (National and Regional Offices)

Agricultural Council of America 1250 Eye St., N.W. Suite 601 Wash., DC 20005 202/682-9200

## American Agriculture Movement, Inc.

100 Maryland Ave., N.E. Suite 500, Box 69 Wash., DC 20002 202/544-5750

# American Farm Bureau Federation

600 Maryland Ave., S.W. Wash., DC 20004 202/484-2222

### American Land Resource Assn P.O. Box 33488 Wash., DC 20033

202/331-0637

Center for Community Change

1000 Wisconsin Ave., N.W. Wash., DC 20007 202/342-0519

Environmental Policy Institute Agriculture Resources Project 218 D St., S.E. Wash., DC 20003 202/544-2600

### Federation of Southern Cooperatives/Land Assistance Fund

100 Edgewood Ave., N.E. Suite 1228 Atlanta, GA 30303 404/524-6882

## Housing Assistance Council,

1025 Vermont Ave., N.W. Suite 606 Wash., DC 20005 202/842-8600

Southeast Regional Office 1365 Peach St., N.E. Atlanta, GA 30309 404/892-4824

## **League of Rural Voters**

100 Maryland Ave., N.E. Suite 500A, Box 69 Wash., DC 20002 202/554-7456

# Legal Services Corp. Office of Field Services 400 Virginia Ave. S.W.

400 Virginia Ave., S.W. Wash., DC 20024-2751 202/863-1820

# National Association for the Southern Rural Poor

248A G St., S.W. Wash., DC 20024 202/554-3265

North Carolina Office 337 West Main St. Suite 203 Durham, NC 27701 919/683-2151

## National Association of Community Health Centers

1625 I St., N.W. Suite 420 Wash., DC 20006 202/833-9280

### National Association of Towns and Townships

1522 K St., N.W. Suite 730 Wash., DC 20005 202/737-5200

### National Center for Neighborhood Enterprise

1367 Connecticut Ave., N.W. Wash., DC 20036 202/331-1103

#### Affiliate:

National Council for a Black Economic Agenda 1367 Connecticut Ave., N.W. Wash., DC 20036 202/331-1103

### National Clearinghouse for Primary Care Information

8201 Greensboro Drive, Suite 600 McLean, VA 22102 703/821-8955

### National Council of Agricultural Employees

499 S. Capitol St., S.W. Suite 411 Wash., DC 20003 202/488-1100

### National Council of Farmer Cooperatives

1800 Massachusetts Ave., N.W. Wash., DC 20036 202/659-1525

### **National Farmers Union**

Denver Headquarters Office 10065 Harvard Ave. Denver, CO 80251 303/337-5500

Washington, DC Office 600 Maryland Ave., S.W. Suite 202W Wash., DC 20024 202/554-1600

St. Paul Field Office 317 York Ave. St. Paul, MN 55101 612/771-3380

## National Future Farmers of America

5632 Mt. Vernon Memorial Highway P.O. Box 15160 Alexandria, VA 22309 703/360-3600

## **National Grange**

1616 H St., N.W. Wash., DC 20006 202/628-3507

### **National Rainbow Coalition**

2100 M St., N.W. Suite 609 Wash., DC 20037 202/955-5795

# National Rural Development and Finance Corp.

1718 Connecticut Ave., N.W. Suite 400 Wash., DC 20009 202/797-8820

# National Rural Electric Cooperative Association

1800 Massachusetts Ave., N.W. Wash., DC 20036 202/857-9500

# National Rural Housing Coalition 1016 - 16th St., N.W.

8th Floor Wash., DC 20036 202/775-0046

### National Rural Water Association Box 1604

Duncan, OK 73533 405/672-8925

Washington, DC Office 1776 K St., N.W. Wash., DC 20006 202/833-9481

# National Save the Family Farm Coalition

80 F St., N.W. Suite 714 Wash., DC 20001 202/737-2215

## National Sharecroppers Fund/ Rural Advancement Fund

2124 Commonwealth Ave. Charlotte, NC 28205 704/334-3051

# North Carolina Council of Churches

Bryan Building 201 A - Cameron Village Raleigh, NC 27605-1377 919/828-6501 919/828-6542

### Rural America, Inc.

1312 - 18th St., N.W. 4th Floor Wash., DC 20036 202/659-2800

### **Rural Coalition**

2001 S St., N.W. Suite 500 Wash., DC 20009 202/483-1500

## Southern Poverty Law Center

P.O. Box 548 Montgomery, AL 36101 205/264-0286

### Winrock International Institute for Agricultural Development

Petit Jean Mountain Route 3 Morrilton, AR 72110 501/727-5435

# Agricultural Cooperative Service Role in Assisting Rural People

The Cooperative Marketing Act of 1926 formalized assistance to agricultural cooperatives in the U.S. Department of Agriculture by establishing a division of cooperative marketing. The Agricultural Cooperative Service (ACS) is the Department's focal point for conducting cooperative research and policy analysis and providing technical assistance to cooperatives and producers interested in organizing cooperatives.

The Agency has five missions.

- 1. Conduct research and analysis on all phases of cooperatives.
- Conduct studies of operations of individual cooperatives upon their request.
- 3. Assist groups of producers who desire to form a cooperative (cooperative development).
- 4. Acquire, analyze, and disseminate economic, statistical, and historical information on cooperatives.
- 5. Promote the knowledge of cooperative principles and practices.

The agency has a total staff of about 70. It has no authority or funds for making grants or loans to cooperatives or groups of producers wishing to form cooperatives.

The agency is organized into an Information and Education staff and three program divisions. The Information and Education Staff handles publishing and other information functions.

The Cooperative Marketing and Purchasing Division is organized on a commodity basis, with specialists in three commodity groups and international trade.

The Cooperative Management Division is organized on a functional basis, with specialists in the areas of cooperative finance, management and operations (including member relations), and policy and legal. The division also has a Statistics and ADP group which conducts an annual survey of farmer cooperatives and publishes an annual cooperative statistics report.

The Cooperative Development Division is the third program division. Its major mission is to provide technical assistance to producer groups interested in forming a cooperative and to assist existing cooperatives still in the developing stages to improve their operations or to analyze the feasibility of new operations or services. The division also provides training to developing cooperative personnel and conducts some research on problems facing developing cooperatives.

The division is organized into two program areas. The Feasibility and Development program is staffed by professionals located in the Washington office. The primary activity of this staff is conducting feasibility studies for groups of producers wishing to form new cooperatives and helping them implement feasible cooperatives.

The Field Operations and Training program is staffed by four professionals, one in Washington and one in each of three field offices located in Greenville, NC; London, KY; and Hilo, HI.

Under the leadership of Washington-based program leaders, training is provided for directors, managers, and other key employees of new and developing cooperatives. This training covers such topics as cooperative principles and practices, directors' role and responsibilities, management, financial management, marketing, and bookkeeping.

In addition to agricultural producers, the Cooperative Development Division provides technical assistance to fishermen, forestland owners, and rural producers of hand crafts. Services can be requested by writing a letter to the Administrator, Agricultural Cooperative Service, USDA, Washington, DC 20250.

# USDA Program Discrimination Complaint Procedures

Discrimination is prohibited by regulation in both federally assisted as well as direct assistance programs. Numerous laws, chief among them being Title VI of the Civil Rights Act of 1964, prohibit discrimination on the basis of race, color, sex, age, religion, national origin, and handicap.

It is the policy of the U.S. Department of Agriculture (USDA) to ensure that no person be discriminated against on the grounds of race, color, sex, age, religion, national origin, or handicap in any program or activity receiving direct or indirect assistance from the Department. The Office of Advocacy and Enterprise (OAE) has the responsibility to assure that all minority groups have equal access and treatment in relation to program services.

Although the purpose of this directory is to make farmers and rural communities more aware of agricultural programs administered at state and local levels, we find it necessary to outline the procedures for filing a discrimination complaint when unresolvable problems are encountered in the access to USDA programs and services.

### **Procedures for Filing Discrimination Complaints**

## 1. What Is a Complaint?

A complaint is a written or oral statement which alleges discrimination in the administration or operation of program activities, benefits, or services on the basis of race, color, sex, age, religion, national origin, and handicap.

## 2. Who Can File a Complaint?

Any individual or individuals acting in their own interest or on behalf of any specific classes of persons who believe they have been discriminated against on the basis of race, color, sex, age, religion, national origin, and handicap may personally, or through a representative, file a complaint.

## 3. To Whom Should the Complaint Be Addressed?

Individuals who believe themselves to be victims of the kinds of discrimination referred to in this article may file a complaint with the head of any agency, any designated agency official, or the Secretary of Agriculture.

### 4. What is the Timeframe for Filing a Complaint?

A complaint *must* be filed within *180* days of the alleged discriminatory act, unless the time for filing is extended by the agency head or the Secretary of Agriculture.

### 5. What Method Should Be Used to File a Complaint?

A complaint can be filed orally or in writing.

### 6. What Should a Complaint Contain?

All complaints, where appropriate, should contain the following information:

Name, address and telephone number of complainant;

Name and address of the entity delivering the service or benefits;

Date and place of the alleged discriminatory act and a statement as to whether the action is continuing;

Description of the incident or action which the complainant alleges to be discriminatory;

Type of discrimination; e.g., race, color, sex, age, religion, national origin, or handicap;

Name, address and title of persons who may have knowledge of the act; and

Any other information which will assist in investigating and resolving the complaint.

### Conservation in the 1985 Farm Bill

What the Conservation Provisions of the 1985 Farm Bill Mean to You

### **Conservation Provisions**

Conservation Reserve: The Conservation Reserve offers producers help in retiring highly erodible cropland. The Agricultural Stabilization and Conservation Service (ASCS) will share up to half of the cost of establishing permanent grasses, legumes, trees, windbreaks, or wildlife plantings on your highly erodible cropland. Under 10-year contracts, ASCS will make annual rental payments to you as long as the terms and conditions of the contract are met.

Conservation Compliance: Conservation compliance applies if you continue planting annually tilled crops on highly erodible fields. To remain eligible for certain USDA program benefits, you must develop and be actively applying a locally approved conservation plan for those highly erodible fields by January 1, 1990. You must have the plan fully implemented by January 1, 1995.

Sodbuster: Sodbuster applies if you plant annually tilled crops on a highly erodible field that was not used for crop production during the period 1981-85. If you plow out such a highly erodible field, you must do so under a conservation system approved by the local conservation district in order to remain eligible for USDA program benefits.

Swampbuster: Swampbuster applies if you convert naturally occurring wetlands to cropland after December 23, 1985 (the date the farm bill was signed). With some exceptions, to remain eligible for certain USDA farm programs you must discontinue production of annually tilled crops on newly converted wetlands.

## **Your Options**

As an agricultural producer, you may:

• Develop and apply a conservation plan for your highly erodible fields, in cooperation with SCS and the local conservation district. The plan will help you reduce soil loss to levels that are technically and economically achievable. You will retain eligibility for USDA farm program benefits.

- Plant permanent cover on land where annually tilled crops cannot be grown because of excessive erosion. If you choose this option, you may want to consider entering the land into the Conservation Reserve and planting permanent grasses, legumes, trees, windbreaks, or wildlife cover. You still would have other USDA programs open to you.
- Produce crops on a highly erodible field without using a locally approved conservation system, but you would lose eligibility for USDA program benefits.
- Produce crops on newly converted wetlands, but lose eligibility for USDA program benefits.

### **Obtaining Assistance**

For more information about the conservation provisions or for conservation planning assistance, contact the local SCS field office. SCS conservationists can tell you if you have wetlands or highly erodible fields, and they will help you prepare a conservation plan. Local conservation districts approve all plans. The Agricultural Stabilization and Conservation Service has information about the effects of various conservation provisions on USDA farm programs. All efforts will be made to help you continue to qualify.

## Wills and the Survival of Family Farms

Today's rural crisis and its effect on the family farmer, especially those who are black, make it easy to overlook some basic landowner responsibilities, many of which are essential if the growing tide of black land loss is to be stemmed and eventually reversed. The greatest responsibilities of a black farm landowner are probably to assure that the land he or she owns (1) is legally secure and (2) can be safely passed on upon his or her death to the individual(s) he or she has chosen.

While the current rural crisis is primarily a financial one, it is compounded for black farmers simply because many do not have clear title to their land, a vast amount of which is heir property.

The most common problems with heir property are:

- 1) It is often impossible to borrow money on heir property because there is no clear title, which makes it less attractive as collateral.
- 2) The land is more likely to become a target for speculators who prey on unsuspecting heirs. This process usually results in land loss through what is known as partition sale.

When a person dies without a will, the heirs acquire an interest in the property. There is no ownership of a specific piece of property or land, only an interest in the entire estate. Frequently, several generations of heirs are involved with varying degrees of interest and ideas on how the property should be used and/or divided.

For various reasons, one or more heirs will often convey their interests in the estate to a land speculator. The speculator will then petition the court to have the entire estate (tract of land) sold at public auction. In most cases, the property is sold at a price far below market value.

Because such an auction usually requires ready cash, the property is more often than not purchased by the speculator or someone outside the landowner's family.

The only sure way for a farmer to prevent such a tragedy would be to make a will and update it as circumstances dictate. The land would then go to whomever the landowner desired.

Because of the complexity of additional problems facing black farm landowners, it is imperative that they continue to meet their basic responsibilities even in the face of the current farm crisis. The most important of these responsibilities is to ensure that the land is preserved for future generations.

It would indeed be a tragedy to survive the agricultural crisis only to lose the land for failing to perform the basic responsibilities of landownership. Although the making of a will is a very important responsibility, there are many others. A detailed list can be obtained by contacting the Federation of Southern Cooperatives/Land Assistance Fund (FSC/LAF), 100 Edgewood Ave., N.E., Suite 1228, Atlanta, GA, (404)524-6882.





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